

**UNITED STATES BANKRUPTCY COURT**  
District of Minnesota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/18/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jay Lloyd Latterell  
asf Royal Industries, Inc., fka Jay R Lloyd  
4675 3rd St Loop NE  
St Cloud, MN 56304

Case Number:  
11-51174 – RJK

Social Security/Individual Taxpayer ID/Employer Tax ID/Other  
Nos.:  
xxx-xx-2614

Attorney for Debtor(s) (name and address):

Sam Calvert  
Sam V Calvert PA  
1011 2nd St N Ste 107  
St Cloud, MN 56303  
Telephone number: 320-252-4473

Bankruptcy Trustee (name and address):

Stephen J Creasey  
Lapp Libra Thomson Stoenner & Pusch  
2500 One Financial Plaza  
120 South 6th St  
Minneapolis, MN 55402  
Telephone number: 612-343-4976

**Meeting of Creditors**

Date: **November 17, 2011**

Time: **09:30 AM**

Location: **Room 112, American Red Cross, 1301 W St Germain St, St Cloud, MN 56301**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 1/16/12**

**Certificate of Completion of Financial Management Course due: 1/16/12**

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 404 U. S. Courthouse, 515 W First Street, Duluth, MN 55802.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

404 U.S. Courthouse  
515 West First Street  
Duluth, MN 55802  
Telephone number: (218) 529-3600  
Web address: [www.mnb.uscourts.gov](http://www.mnb.uscourts.gov)

**For the Court:**

Clerk of the Bankruptcy Court:  
Lori Vosejpka

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 10/19/11

Update 9/08

**EXPLANATIONS**

FORM B9A (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 Jay Lloyd Latterell  
 Debtor

Case No. 11-51174-RJK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0864-5

User: debi  
 Form ID: b9a

Page 1 of 3  
 Total Noticed: 49

Date Rcvd: Oct 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2011.

db +Jay Lloyd Latterell, 4675 3rd St Loop NE, St Cloud, MN 56304-4675  
 tr +Stephen J Creasey, Lapp Libra Thomson Stoebner & Pusch, 2500 One Financial Plaza,  
 120 South 6th St, Minneapolis, MN 55402-1803  
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 59583472 +84 LUMBER, C/O C T CORPORATION, 100 5TH ST S #1075, MINNEAPOLIS, MN 55402-1265  
 59583474 +AFFILIATED CREDIT SERVICES, 3055 41ST ST N W STE 100, P O BOX 7739,  
 ROCHESTER, MN 55903-7739  
 59583475 +ALLIED INTERSTATE, RE: QWEST, P O BOX 361597, COLUMBUS, OH 43236-1597  
 59583476 +AMERICAN FAMILY, 2719 W DIVISION ST STE 3, ST CLOUD, MN 56301-3400  
 59583479 #+BIRCHWOOD ELECTRIC, 9756 SUMMIT OAKS DR, ST CLOUD, MN 56301-9781  
 59583481 +CITY OF MINNETONKA, 14600 MINNETONKA BLVD, MINNETONKA, MN 55345-1597  
 59583482 +CITY WIDE INSULATION, 1300 39TH AVE N E, P O BOX 1998, ST CLOUD, MN 56302-1998  
 59583485 +EAST CENTRAL ELECTRIC, 401 MAIN AVE N, P O BOX 39, BRAHAM, MN 55006-0039  
 59583486 +FABYANSKE, WESTRA, HART & THOMSON, ATTN: JESSE ORMAN, 800 LASALLE AVE STE 1900,  
 MINNEAPOLIS, MN 55402-2037  
 59583487 +FINKEN WATER, 3423 CTY RD 74, P O BOX 7190, ST CLOUD, MN 56302-7190  
 59583490 +GREAT RIVER FEDERAL CU, 1532 W ST GERMAIN ST, SAUK RAPIDS, MN 56301-4129  
 59583491 +HOME FEDERAL SAVINGS BANK, 50 14TH AVE E #100, SARTELL, MN 56377-4652  
 59583493 +INDEPENDENT JUDGMENT ENFORCEMENT, 100 CHESTERFIELD BUSINESS PKWY STE 200,  
 CHESTERFIELD, MO 63005-1271  
 59583494 +KD DESIGN, 570 14TH AVE N E, ST CLOUD, MN 56304-0948  
 59583495 +KIFFMEYER PLUMBING, P O BOX 334, SAUK RAPIDS, MN 56379-0334  
 59583496 LINDQUIST & VENNUM, 4200 IDS CENTER, 80 S 8TH ST, MINNEAPOLIS, MN 55402-2274  
 59583497 +MECHANICAL ENERGY SYSTEMS, 629 LINCOLN AVE N E, ST CLOUD, MN 56304-0249  
 59583498 +MEHRWERTH CONCRETE, 5123 SHADOWOOD DR N E, SAUK RAPIDS, MN 56379-9445  
 59583499 MESSERLI & KRAMER, 3033 CAMPUS DR STE 250, PLYMOUTH, MN 55441-2662  
 59583500 +MIDLAND FUNDING LLC, 16 MCLELAND RD STE 101, ST CLOUD, MN 56303-2160  
 59583501 +MN LUMBER, 2581 CTY RD 74, ST CLOUD, MN 56301-8903  
 59583502 +MULTIPLE CONCEPTS INTERIOR, 26 1ST AVE N, WAITE PARK, MN 56387-1299  
 59583503 +NCB MANAGEMENT SERVICES INC, P O BOX 1099, LANGHORNE, PA 19047-6099  
 59583504 +NCO FINANCIAL SYSTEMS, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2368  
 59583505 +NELSONS, 10245 HEDGE RD N W, RICE, MN 56367-7617  
 59583506 +NORTH CENTRAL WOODWORKS, 6701 195TH AVE N E, OAK PARK, MN 56357-8981  
 59583507 +RAPIDS CONTAINER, P O BOX 96, SAUK RAPIDS, MN 56379-0096  
 59583508 +RUM RIVER CONSTRUCTING, 31913 124TH ST, PRINCETON, MN 55371-3491  
 59583510 +SCHMIDT INDUSTRIES INC, 11973 30TH ST S E, CLEAR LAKE, MN 55319-9512  
 59583511 +SPRINGER EXTERIORS, P O BOX 668, PRIOR LAKE, MN 55372-0668  
 59583512 THE BEST SERVICE COMPANY, RE: WELLS FARGO BANK, 10780 SANTA MONICA BLVD STE 140,  
 LOS ANGELES, CA 90025-7613  
 59583513 +TRAUT WELLS, 141 28TH AVE S, WAITE PARK, MN 56387-8527  
 59583514 +TRIPICIANO LAW OFFICE, 160 3RD AVE W STE 200, FOLEY, MN 56329-4534  
 59583515 +WASTE MANAGEMENT, 650 HWY 10 N, ST CLOUD, MN 56304-0238  
 59583516 XCEL ENERGY, PO BOX 8, EAU CLAIRE, WI 54702-0008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: calcloud@gmail.com Oct 20 2011 12:09:37 Sam Calvert, Sam V Calvert PA,  
 1011 2nd St N Ste 107, St Cloud, MN 56303  
 smg +EDI: MINNDEPREV.COM Oct 20 2011 11:53:00 Minnesota Department of Revenue,  
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
 ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Oct 20 2011 12:11:00 US Trustee,  
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 59583473 +E-mail/Text: abuckley@advantagecollections.com Oct 20 2011 12:10:59 ADVANTAGE COLLECTION,  
 P O BOX 353, CAMBRIDGE, MN 55008-0353  
 59583477 EDI: BANKAMER2.COM Oct 20 2011 11:53:00 BANK OF AMERICA, PO BOX 15027,  
 WILMINGTON, DE 19850-5027  
 59583478 EDI: HFC.COM Oct 20 2011 11:53:00 BEST BUY HSBC, BOX 15521, WILMINGTON, DE 19850-5521  
 59583480 +EDI: CAPITALONE.COM Oct 20 2011 11:53:00 CAPITAL ONE, PO BOX 30281,  
 SALT LAKE CITY, UT 84130-0281  
 59583483 E-mail/Text: becca@cottrellllawfirm.com Oct 20 2011 12:11:32 COTTRELL LAW FIRM,  
 2315 WATERS DR, MENDOTA HEIGHTS, MN 55120-1163  
 59583488 +E-mail/Text: BankruptcyNotice@1FBUSA.com Oct 20 2011 12:11:33 FIRST FINANCIAL,  
 P O BOX 1200 N, SIOUX CITY, SD 57049-1200  
 59583489 +E-mail/Text: juli.diederich@gdsmdwest.us Oct 20 2011 12:11:30 GARAGE DOOR STORE,  
 900 DIVISION ST, WAITE PARK, MN 56387-1338  
 59583492 EDI: HFC.COM Oct 20 2011 11:53:00 HSBC RETAIL SERVICES, PO BOX 5244,  
 CAROL STREAM, IL 60197-5244  
 59583516 EDI: XCELENERGY.COM Oct 20 2011 11:53:00 XCEL ENERGY, PO BOX 8,  
 EAU CLAIRE, WI 54702-0008

TOTAL: 12

District/off: 0864-5

User: debi  
Form ID: b9a

Page 2 of 3  
Total Noticed: 49

Date Rcvd: Oct 20, 2011

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
59583484 ##CREDIT MANAGEMENT SERVICES, P O BOX 258011, VALLEY VIEW, OH 44125-8011  
59583509 ##+RUM RIVER LUMBER, 10141 WOODCREST DR, COON RAPIDS, MN 55433-6525

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

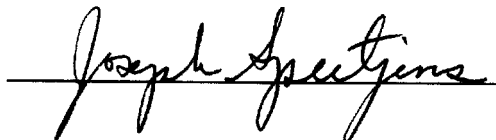
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2011

Signature:



District/off: 0864-5

User: debi  
Form ID: b9a

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Total Noticed: 49

Date Rcvd: Oct 20, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2011 at the address(es) listed below:

Sam Calvert on behalf of Debtor Jay Latterell calcloud@gmail.com,  
calcloud1@gmail.com;calvert.sam@gmail.com  
Stephen J Creasey screasey@lapplibra.com, nsponer@lapplibra.com;MN0B@ecfcbis.com  
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3